Official Form 1 (04/07)

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United States Bankruptcy Court Northern District of Illinois				Voluntary Petition
Name of Debtor (if individual, enter Last, First, I Swenson, Dawn L.	Middle):	Name of Join	t Debtor (Spouse) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	years	1	mes used by the Joint Debtor ried, maiden, and trade names	•
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 5249	other Tax ID No. (if more	Last four digi	its of Soc.Sec.No./Complete F one, state all):	EIN or other Tax ID No.
Street Address of Debtor (No. and Street, City, a 1309 Andover	and State)	Street Addres	ss of Joint Debtor (No. and Str	reet, City, and State
Mundelein, IL	ZIPCODE 60060	1		ZIPCODE
County of Residence or of the Principal Place of Lake	Business:	County of Re	esidence or of the Principal Pla	ace of Business:
Mailing Address of Debtor (if different from stre	et address):	Mailing Addr	ress of Joint Debtor (if differe	ent from street address):
	ZIPCODE	-		ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	above):		ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (if debtor is not one of the above entities, check this box and state type of entity below)  Filling Fee (Check one b  Full Filing Fee attached  Filing Fee to be paid in installments (Application signed application for the court's consideration to pay fee except in installments. Rule 10066	able to individuals only) Must a on certifying that the debtor is un (b). See Official Form No. 3A.	ty able) ganization ad States te Code)  Check Do tattach nable Do ov	Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Natu (Che Debts are primarily co debts, defined in 11 U § 101(8) as "incurred b individual primarily fo personal, family, or ho purpose."  k one box: Chapter 11 E ebtor is a small business as de ebtor is not a small business a k if:	J.S.C. Debts are primarily business debts or a ousehold  Debtors  efined in 11 U.S.C. § 101(51D)  as defined in 11 U.S.C. § 101(51D)  ent liquidated debts (excluding debts
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			plan is being filed with this p cceptances of the plan were so ore classes, in accordance wit	olicited prepetiion from one of th 11 U.S.C. § 1126(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for dist  Debtor estimates that, after any exempt property is e expenses paid, there will be no funds available for dist  Estimated Number of Creditors  1- 50- 100- 200- 100	excluded and administrative listribution to unsecured creditors.	25,001- 50	),001- OVER	THIS SPACE IS FOR COURT USE ONLY
<u>49</u> <u>99</u> <u>199</u> <u>999</u> 500			00,000 100,000	
Estimated Assets  ☐ \$0 to		\$1 million to \$100 million	More than \$100 million	
\$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million	

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Official Formals@4007-15693 Doc 1 Filed 08/29/07 Entered 08/29/07 14:25:24 Desc Main B1, Page 2				
Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page 2 of 39 Name of Deblo(s): Dawn L. Swenson		
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)		
Location Where Filed:	NONE	Case Number:	Date Filed:	
	N.A.	Case Number:	Date Filed:	
	nkruptcy Case Filed by any Spouse, Partner			
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	Exhib  (To be completed if det whose debts are primar  I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availat I further certify that I delivered to the debtor the Bankruptcy Code.	btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter. notice required by § 342(b) of the	
Exhibit A is	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	August 28, 2007 Date	
I _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.		•	
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
		arding the Debtor - Venue		
₫	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
		s as a Tenant of Residential Propert	y	
	Landlord has a judgment for possession of debtor's resident	· • ·	)	
	(Name of I	landlord or lessor that obtained judgment)		
	(Address	of landlord or lessor)		
	Debtor claims that under applicable non bankruptcy law, cure the entire monetary default that gave rise to the judg	there are circumstances under which the debtor		
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day	

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### **Voluntary Petition**

Document

Rage 3 of 39

(Check only **one** box.)

(Date)

(This page must be completed and filed in every case)

Dawn L. Swenson

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Dawn L. Swenson

Signature of Debtor

**X**\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 28, 2007

Date

## Signature of Non-Attorney Petition Preparer

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Signature of a Foreign Representative of a Recognized Foreign Proceedings

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are

Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

main proceeding, and that I am authorized to file this petition.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

4	Addre	SS

### Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

### **Signature of Attorney**

### X /s/ James T. Magee

Signature of Attorney for Debtor(s)

**JAMES T. MAGEE 1729446** 

Printed Name of Attorney for Debtor(s)

Magee, Negele & Associates, P.C.

Firm Name

444 North Cedar Lake Road

Address

Round Lake, Illinois 60073

(847) 546-0055

Telephone Number

August 28, 2007

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Dawn L. Swenson	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from th agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dawn L. Swenson DAWN L. SWENSON
Date: August 28, 2007

### FORM 6. SCHEDULES

### Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Form	B6/
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In re	Dawn L. Swenson	Case No.
_	Debtor	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	Tota	<u> </u>	0.00	

(Report also on Summary of Schedules.)

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In re	Dawn L. Swenson	Case No	
	Debtor	(If known)	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY		CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Deposits of Money TCF Bank		1,587.00
3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.	X	Household Furniture and Furnishing DVD Player/VCR, Stereo and Lamps Books and Pictures		500.00 159.00 300.00
<ol> <li>Furs and jewelry.</li> <li>Firearms and sports, photographic, and other hobby equipment.</li> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X	Camera		200.00
10. Annuities. Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	XX	Individual Retirement Account Individual Retirement Account		4,500.00 4,287.00

**Debtor** 

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(If known)

In re Dawn L. Swenson

Case No. \_\_

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures.  Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Robert Umphrey		5,000.00
Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X	* *		
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Toyota [220,080 miles]		500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

(10/05)	

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In re Dawn L. Swenson		Case No.
	Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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**Debtor** 

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(If known)

In re	Dawn L. Swenson	Case No

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
$   \sqrt{} $	11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Deposits of Money	735 ILCS 5/12-1001(b)	1,587.00	1,587.00
Household Furniture and Furnishing	735 ILCS 5/12-1001(b)	500.00	500.00
DVD Player/VCR, Stereo and Lamps	735 ILCS 5/12-1001(b)	159.00	159.00
Books and Pictures	735 ILCS 5/12-1001(b)	300.00	300.00
Camera	735 ILCS 5/12-1001(b)	200.00	200.00
Individual Retirement Account	735 ILCS 5/12-1006	4,500.00	4,500.00
Individual Retirement Account	735 ILCS 5/12-1006	4,287.00	4,287.00
Robert Umphrey	735 ILCS 5/12-1001(b)	1,254.00	5,000.00
1993 Toyota [220,080 miles]	735 ILCS 5/12-1001(c)	500.00	500.00

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Official Form 6D (10/06)

In re	Dawn L. Swenson	Case No.	
	Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$  Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
	7		(Total c	Sub	tota	[ <b>&gt;</b>	\$ 0.00	\$ 0.00
			(Use only o	-	[ota]	<b>&gt;</b>	\$ 0.00	\$ 0.00

(Report total also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (4/07)

In re_	Dawn L. Swenson	, Case No.
	Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Official Form 6E (4/07) - Cont.

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adjustment.

In re_ Dawn L. Swenson	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or f	isherman, against the debtor, as provided in 11 U.S.C. 8 507(a)(6)
Claims of certain farmers and fishermen, up to \$5,400° per farmer of 1	isherman, against the debtor, as provided in 11 o.s.e. 3 507(a)(b).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease	e, or rental of property or services for personal, family, or household use, that
were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local	governmental units as set forth in 11 U.S.C. § 507(a)(8).
,	
Committee and to Maintain the Comited of an Insured Describer	To add to disco.
Commitments to Maintain the Capital of an Insured Depository	Institution
Claims based on commitments to the FDIC, RTC, Director of the Offic Governors of the Federal Reserve System, or their predecessors or success.	
U.S.C. § 507 (a)(9).	513, to maintain the capital of all insured depository institution.
Claims for Death or Personal Injury While Debtor Was Intoxica	ited
Claims for death or personal injury resulting from the operation of a n	notor vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three was	are thereafter with respect to cases commenced on or after the date of

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Official Form 6F (10/06)

In re	Dawn L. Swenson	, Case No.
	Debtor	(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3087  Discover Financial P. O. Box 1531  Wilmington, DE 19850			Balance on Account				6,646.00
ACCOUNT NO. 8067  Discover Financial P. O. Box 3025  New Albany, OH 43054							Notice Only
ACCOUNT NO. 9887  MBNA / Bank of America P. O. Box 26012 NC4-105-03-14 Greensboro, NC 27420			Balance on Account				26,987.00
ACCOUNT NO. 7472  Sears c/o Citi Corp Credit Services P. O. Box 20363  Kansas City, MO 64195							Notice Only
continuation sheets attached	!			Subt	otal	>	\$ 33,633.00
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 07-15693 Doc 1 Filed 08/29/07 Entered 08/29/07 14:25:24 Desc Main Page 16 of 39 Document

Official Form 6F (10/06) - Cont.

In re _	Dawn L. Swenson	,	Case No	
		Debter		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7472			Balance on Account				
Sears/CBSD P. O. Box 6189 Sioux Falls, SD 57117							9,966.00
ACCOUNT NO. 9600	+						
Wash Mutual/Providian Attn: Bankruptcy Dept P. O. Box 10467 Greenville, SC 29603							Notice Only
ACCOUNT NO. 9600			Balance on Account	T			
Wash Mutual/Providian P. O. Box 9180 Pleasanton, CA 94566							9,192.00
ACCOUNT NO.	$\pm$						
ACCOUNT NO.							
Sheet no of continuation sheets a	attached			Sub	tota	l <b>&gt;</b>	\$ 19,158.00
to Schedule of Creditors Holding Unsecured Nonpriority Claims				7	Coto	1>	\$ 52.701.00

Nonpriority Claims

52,791.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form B6G (10/05)

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In re Dawn L. Swenson		Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpire
---

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Official	Form	B6F
(10/05)		

In re

Case 07-15693

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Dawn L. Swenson	Case No	
Debtor		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

•	
٧	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Case 07-15693

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In re_	Dawn L. Swenson	Casa —	
	Debtor	—— Case ————————————————————————————————————	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	RELATIONSHIP(S): No dependents		AGE(S):					
<b>Employment:</b>	DEBTOR		SPOUSE					
Occupation	Secretary							
Name of Employer	Roda Specialty Steel, Inc.							
How long employed	2 years							
Address of Employer	432 Diens Drive		N.A.					
	Wheeling, Illinois							
INCOME: (Estimate of ave	erage or projected monthly income at time case filed)		DEBTOR	SP	OUSE			
. Current monthly gross v	vages, salary, and commissions	ф	1.050.00	Φ.	NT A			
(Prorate if not paid m	nonthly.)	\$	1,950.00	\$	N.A.			
. Estimated monthly over	time	\$	0.00	\$	<u>N.A.</u>			
. SUBTOTAL		\$	1,950.00	\$	N.A.			
. LESS PAYROLL DEDU	UCTIONS	<u> </u>						
D 114 1		\$	340.16	\$	N.A.			
<ul> <li>a. Payroll taxes and se</li> <li>b. Insurance</li> </ul>	ocial security	\$		\$	N.A.			
c. Union Dues		\$		\$	N.A.			
d. Other (Specify:		) \$	0.00	\$	N.A.			
. SUBTOTAL OF PAYR	OLL DEDUCTIONS	5	340.16	\$	N.A.			
TOTAL NET MONTH	LY TAKE HOME PAY	5	1,609.84	\$	N.A.			
. Regular income from o	peration of business or profession or farm	9	60.00	\$	N.A.			
(Attach detailed stateme	ent)							
Income from real prope	rty	\$	0.00	\$	N.A.			
. Interest and dividends		\$	60.00	\$	N.A.			
<ol><li>Alimony, maintenand debtor's use or that of d</li></ol>	ce or support payments payable to the debtor for the dependents listed above.	9	6	\$	N.A.			
Social security or othe     Specify)	r government assistance	9	60.00	\$	N.A.			
2. Pension or retirement i			60.00	\$	N.A.			
3. Other monthly income				\$	N.A.			
(Specify)				\$	N.A.			
4. SUBTOTAL OF LINE	S 7 THROUGH 13	5	0.00_	\$	N.A.			
5. AVERAGE MONTHL	Y INCOME (Add amounts shown on Lines 6 and 14)	5	51,609.84	\$	N.A.			
	GE MONTHLY INCOME (Combine column totals	F	\$	1,609.84	_			
from line 15; if there is	s only one debtor repeat total reported on line 15.)	(Report also on Sumn on Statistical Summar						

1/.	Describe any	mcrease or	decrease in income	reasonably a	anticipated	to occur	within the	year rone	owing the	ming o	unis c	iocument
	Mono											

None		

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In re	Dawn L. Swenson	Case No
_	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	<b>DEBTO</b>	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.	's family at ti	me case
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	schedule of e	expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	350.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10.Charitable contributions	\$	26.00
11.Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health d.Auto		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
g c. Health	\$	0.00
d.Auto	\$	60.00
e. Other	\$	0.00
្នុំ 12.Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
gi 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
ģ a. Auto	\$	0.00
b. Other <u>School Tuition</u>	\$	250.00
a. Auto  b. Other School Tuition  c. Other Storage Unit  11. 12, and 13 cases, do not not payments to be included in the plan)  22. 15. Payments for support of additional dependents not living at your home.	\$	60.00
14. Alimony, maintenance, and support paid to others	\$	0.00
25. 15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Bankruptcy Attorneys Fees	\$	200.00
§ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,591.00
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of	of this docum	ent:
Debtor is living with family and does cleaning and house sitting in exchange for no rent.		

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$1,609.84_
b. Average monthly expenses from Line 18 above	\$1,591.00
c Monthly net income (a minus h)	\$ 1994

Official Form 6 - Summary (10/06)

## United States Bankruptcy Court

Northern District of Illinois

In re	Dawn L. Swenson	Case No.	
	Debtor		
		Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 17,033.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 52,791.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,609.84
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,591.00
тот	'AL	14	\$ 17,033.00	\$ 52,791.00	

# Official Exempt- States as Superary (4)1000 08/29/07 Entered 08/29/07 14:25:24 Desc Main United States Bairraptey Court Northern District of Illinois

In re	Dawn L. Swenson	Case No.	
	Debtor		
		Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$ (	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$	0.00
Student Loan Obligations (from Schedule F)	\$ (	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ (	0.00
TOTAL	\$ (	0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 1,609.84
Average Expenses (from Schedule J, Line 18)	\$ 1,591.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,950.00

### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 52,791.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 52,791.00

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In re	Dawn L. Swenson	Case No.	
_	Debtor	(If known)	

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER	PENALTY OF PERJURY	Y BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read summary page plus 2), and that they are true and correct to	the foregoing summary and the best of my knowledge, i	I schedules, consisting of <u>16</u> sheets ( <i>total shown on</i> nformation, and belief.
Date August 28, 2007	Signature:	/s/ Dawn L. Swenson
		Debtor:
Date	Signature:	Not Applicable
······································		(Joint Debtor, if any)
		nt case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-		
I declare under penalty of perjury that: (1) I am a bankrup compensation and have provided the debtor with a copy of this 110(h) and 342(b); and, (3) if rules or guidelines have been proby bankruptcy petition preparers, I have given the debtor notic accepting any fee from the debtor, as required by that section.	s document and the notices a omulgated pursuant to 11 U	and information required under 11 U.S.C. §§ 110(b), .S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		cial Security No. In the security No.
If the bankruptcy petition preparer is not an individual, state the name, tit who signs this document.	le (if any), address, and social se	curity number of the officer, principal, responsible person, or partne
Address		
X Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepared of	or assisted in preparing this docur	nen, unless the bankruptcy petition preparer is not an individualt:
If more than one person prepared this document, attach additional signed s	sheets conforming to the appropr	iate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankrupto	cy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I, the [the preson an authorized agent of the partnership ] of the in this case, declare under penalty of perjury that I have read the shown on summary page plus 2), and that they are true and correct the shown on summary page plus 2), and that they are true and correct the shown on summary page plus 2).	ne foregoing summary and s	[corporation or partnership] named as debtor chedules, consisting ofsheets (total
Date	Signature:	
	[Pri	nt or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partners	hip or corporation must indicat	re position or relationship to debtor.]

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### Case 07-15693 Doc 1 Filed 08/29/07 Entered 08/29/07 14:25:24 Desc Main UNITEDDSTATIES BARNIJERUIDT 69Y COURT

Northern District of Illinois

In Re	Dawn L. Swenson	Case No.
_		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2007	\$14,857.00	Employment	
2006	\$26,894.00		
2005	\$22,431.00		

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

 $\boxtimes$ 

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

PERSON OR ORGANIZATION

World Vision

None

monthly

\$26.00 per month

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,500.00

James T. Magee Magee, Negele & Associates, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 8/9/07

Payor: Debtor

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE AMOUNT OF OF

SETOFF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

25980 North IL Route 83 Mundelein, IL 60060 Same Name

2005

### 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

 $\boxtimes$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

	None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.		
		NAME		ADDRESS
		[Questions 19 -	25 are not appli	cable to this case]
		*	: * * * * *	
	[If comp	pleted by an individual or individual	l and spouse]	
				the foregoing statement of financial affairs and any
,	attachments thereto and that they are true and con			
ate	August	28, 2007	Signature	/s/ Dawn L. Swenson
ate _			Signature of Debtor	/s/ Dawn L. Swenson  DAWN L. SWENSON  BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 1
I decla	are under tion and h	CERTIFICATION AND SIGNATURE penalty of perjury that: (1) I am a banl have provided the debtor with a copy of elines have been promulgated pursuant	of Debtor  E OF NON-ATTORNE's kruptcy petition preparer this document and the noto 11 U.S.C. § 110 setting the setting of the setting the setting of the setting t	DAWN L. SWENSON
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I decla npensar if rule parers, otor, as	are under tion and h s or guide I have gir required i	penalty of perjury that: (1) I am a banlave provided the debtor with a copy of elines have been promulgated pursuant even the debtor notice of the maximum an that section.	of Debtor  E OF NON-ATTORNE  kruptcy petition preparer this document and the note of 11 U.S.C. § 110 setting mount before preparing	DAWN L. SWENSON  BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 1 as defined in 11 U.S.C. § 110; (2) I prepared this document for strices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) as a maximum fee for services chargeable by bankruptcy petitio may document for filing for a debtor or accepting any fee from the Social Security No. (Required by 11 U.S.C. § 110(c).)
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

0 continuation sheets attached

Form B8 (Official Form 8) Case 07-15693 Doc 1 Filed 08/29/07 Entered 08/29/07 14:25:24 Desc Main Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Dawn L. Swenson		, Case No.			
	Debtor		Chapte	er 7	
C	HAPTER 7 INDIVIDUA	L DEBTOR'S STATEN	MENT OF INT	ENTION	
I have filed a sched	ule of assets and liabilities whule of executory contracts and liabilities while of executory contracts and ollowing with respect to the property of the prope	l unexpired leases which in	cludes personal p	roperty subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
	I	ı	I		
Date: August 28, 2007	/s/ D	awn L. Swenson			
	Signa	ature of Debtor D	AWN L. SWEN	ISON	

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin and have provided the debtor with a copy of this document and the notices and required unhave been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or according to the description of the maximum amount before preparing any document for filing for a debtor or according to the description of the maximum amount before preparing any document for filing for a debtor or according to the description of the debtor of the description of the debtor of t	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Dawn L. Swenson	X/s/ Dawn L. Swenson August 28, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

# UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Dawn L. Swenson	Chapter 7
<u>VERIFI</u>	CATION OF MAILING MATRIX
The above-named Debtor(s) I true and correct to the best of	hereby verifies that the attached list of creditors is my (our) knowledge.
Dated:	
	Delver
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 07-15693 Doc 1 Filed 08/29/07 Entered 08/29/07 14:25:24 Desc Main Document Page 37 of 39

Discover Financial P. O. Box 1531 Wilmington, DE 19850

Discover Financial P. O. Box 3025 New Albany, OH 43054

MBNA / Bank of America P. O. Box 26012 NC4-105-03-14 Greensboro, NC 27420

Sears c/o Citi Corp Credit Services P. O. Box 20363 Kansas City, MO 64195

Sears/CBSD P. O. Box 6189 Sioux Falls, SD 57117

Wash Mutual/Providian Attn: Bankruptcy Dept P. O. Box 10467 Greenville, SC 29603

Wash Mutual/Providian P. O. Box 9180 Pleasanton, CA 94566

B203 12/94

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# United States Bankruptcy Court Northern District of Illinois

	In re Dawn L. Swenson	Case No				
		Chapter7				
	Debtor(s)					
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FOR DEBTOR				
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow s:					
ı	For legal services, I have agreed to accept	\$1,700.00				
	Prior to the filing of this statement I have received	\$ <u>1,071.00</u>				
	Balance Due	\$\$29.00				
2.	The source of compensation paid to me was:					
	☑ Debtor ☐ Other (specif	y)				
3.	The source of compensation to be paid to me is:					
	Debtor Other (specif	y)				
4. assoc	I have not agreed to share the above-disclosed ciates of my law firm.	compensation with any other person unless they are members and				
of my		npensation with a other person or persons who are not members or associates st of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:				
	<ul><li>b. Preparation and filing of any petition, schedules,</li><li>c. [Other provisions as needed]</li></ul>	endering advice to the debtor in determining whether to file a petition in bankruptcy; statements of affairs and plan which may be required; greement for payment of Balance Due, representation of the Debtor at the d any adjourned hearings thereof.				
6. Rep	By agreement with the debtor(s), the above-disclose presentation of the debtor in adversary proceed					
	CERTIFICATION					
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.					
	August 28, 2007	/s/ James T. Magee				
	Date	Signature of Attorney				
		Magee, Negele & Associates, P.C.				
		Name of law firm				

## Case 07-15693 Dog NITE 15 & PA/29/07 AN FINE 15 PAGE 39 OF 12 NOIS EASTERN DIVISION

IN RE	E:	)		Chapter 7	
Dawn L. Swenson		wenson )		Bankruptcy Case No.	
		)			
	<b>D</b> 1.	)			
	Debtor	(s).			
		<b>DECLARATION REGARDI</b> Signed by Debtor(s) or Corpora			
PART	I - DE	CLARATION OF PETITIONER		Date:	
A. To be completed in all cases.		completed in all cases.			
	, the uninformation provide attorne I(we) u	ation I(we) have given my (our)attorney, including ed in the electronically filed petition, statements, by sending the petition, statements, schedules, and anderstand that this DECLARATION must be file	ng a d t	member, <i>hereby declare under penalty of perjury</i> that the g correct social security number(s) and the information and schedules is true and correct. I(we) consent to my(our) this DECLARATION to the United States Bankruptcy Court. d with the Clerk in addition to the petition. I(we) understand case to be dismissed pursuant to 11 U.S.C. sections 707(a) and	
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.				
	$\boxtimes$		ch	der chapter 7, 11, 12, or 13 of Title 11 United States Code; a such chapter; I(we) choose to proceed under chapter 7; oter 7.	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
				mation provided in this petition is true and correct and that I alf of the debtor. The debtor requests relief in accordance	
	Signatu			Signature:	
		(Debtor or Corporate Officer, Partner or Memb	be	er) (Joint Debtor)	